3612 Ecv-03595-PBT Document 1 Filed 06/24/13

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by Levy Creek's purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

purpose annualing the civil	docket sheet. (SEE INSTAC	CHONS ON WEXT PAGE O	IF THIS FO	RM.)	.)
I. (a) PLAINTIFFS ALLISON ZIMRI				DEFENDANT	S	
ALLIOON ZIMIN				CLIENT SERVIC	ES, INC.	
(b) County of Peridence	of Circt Listed Bluinsier	Sec. 1.11.		_		
(b) County of Residence of First Listed Plaintiff Philadelphia (EXCEPT IN U.S. PLAINTUF CASES)				County of Residence	e of First Listed Defendant (IN U.S. PLAINTIFF CASE	
	/			NOTE: IN LAND O	CONDEMNATION CASES, USI T OF LAND INVOLVED.	
(a)				THETRAC	1 OF LAND INVOLVED.	
Bruce K. Warren, Esq.	, Address, and Telephone Numl Warren Law Group, P	her) I.C.		Attorneys (If Known	,	
58 Euclid Street, Woodb	oury, NJ 08096		i			
856-848-4572 bruce@v						
II. BASIS OF JURISD	PleTION (Place an "X" in	One Box Only)	III. CI	FIZENSHIP OF F	PRINCIPAL PARTIE	\mathbf{S} (Place an "X" in One Box for Plaint
1 U.S. Government Plaintiff	₹ 3 Federal Question				TF DEF	and One Box for Defendant) PTF DEF
Plaintiff	(U.S. Governmen.	t Not a Party)	Citize	of This State	I I Incorporated or of Business I	Principal Place
☐ 2 U.S. Government	☐ 4 Diversity		Citize	of Another State	_	18.1
Defendant	(Indicate Citizens	hip of Parties in Item III)		. W. Mother State	j	In Another State
					3 Foreign Nation	□ 6 □ 6
IV. NATURE OF SUI	T (Place an "X" in One Box O	Dnlv)	Fore	eign Country		
CONTRACT	T	ORTS		RFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
☐ 110 Insurance ☐ 120 Marine	PERSONAL INJURY 310 Airplane	PERSONAL INJURY 365 Personal Injury -	′ □ 625	Drug Related Seizure of Property 21 USC 881	☐ 422 Appeal 28 USC 158 ☐ 423 Withdrawal	☐ 375 False Claims Act
☐ 130 Miller Act ☐ 140 Negotiable Instrument	☐ 315 Airplane Product Liability	Product Liability	☐ 690	Other	28 USC 157	400 State Reapportionment410 Antitrust
☐ 150 Recovery of Overpayment	☐ 320 Assault, Libel &	367 Health Care/ Pharmaceutical	ļ		PROPERTY RIGHTS	☐ 430 Banks and Banking☐ 450 Commerce
& Enforcement of Judgmen 151 Medicare Act	Slander 330 Federal Employers'	Personal Injury Product Liability	ļ		☐ 820 Copyrights ☐ 830 Patent	☐ 460 Deportation
☐ 152 Recovery of Defaulted Student Loans	Liability 340 Marine	☐ 368 Asbestos Personal Injury Product			☐ 840 Trademark	□ 470 Racketeer Influenced and Corrupt Organizations
(Excludes Veterans) ☐ 153 Recovery of Overpayment	☐ 345 Marine Product	Liability		LABOR	SOCIAL SECURITY	480 Consumer Credit 490 Cable/Sat TV
of Veteran's Benefits	Liability 350 Motor Vehicle	PERSONAL PROPERT 370 Other Fraud	T Y 710	Fair Labor Standards Act	☐ 861 HIA (1395ff) ☐ 862 Black Lung (923)	■ 850 securities/Commodities/
☐ 160 Stockholders' Suits ☐ 190 Other Contract	355 Motor Vehicle Product Liability	☐ 371 Truth in Lending ☐ 380 Other Personal	□ 720	Labor/Management Relations	□ 863 DIWC/DIWW (405(g))	Exchange 890 Other Statutory Actions
195 Contract Product Liability196 Franchise	360 Other Personal Injury	Property Damage		Railway Labor Act	☐ 864 SSID Title XVI ☐ 865 RSI (405(g))	☐ 891 Agricultural Acts ☐ 897 Environmental Matters
	☐ 362 Personal Injury -	☐ 385 Property Damage Product Liability		Family and Medical Leave Act	\	895 Freedom of Information Act
REAL PROPERTY	Medical Malpractice CIVIL RIGHTS	PRISONER PETITIONS	790	Other Labor Litigation Employee Retirement	FEDERAL TAX SUITS	☐ 896 Arbitration
☐ 210 Land Condemnation ☐ 220 Foreclosure	☐ 440 Other Civil Rights ☐ 441 Voting	Habeas Corpus:		ncome Security Act	☐ 870 Taxes (U.S. Plaintiff	☐ 899 Administrative Procedure Act/Review or Appeal of
230 Rent Lease & Ejectment	☐ 442 Employment	☐ 463 Alien Detainee ☐ 510 Motions to Vacate			or Defendant) 3 871 IRS—Third Party	Agency Decision 950 Constitutionality of
7 240 Torts to Land 7 245 Tort Product Liability	Accommodations	Sentence 530 General	ł		26 USC 7609	State Statutes
☐ 290 All Other Real Property	☐ 445 Amer. w/Disabilities - Employment	☐ 535 Death Penalty Other:		IMMIGRATION		
	☐ 446 Amer. w/Disabilities - Other	☐ 540 Mandamus & Other	□ 465 €	Naturalization Application Other Immigration		
	17 448 Education	550 Civil Rights555 Prison Condition	, ,	Actions		
_		560 Civil Detainee - Conditions of				
V. ORIGIN (Place on "Y" in		Confinement				
- 9 - 1 - 1 - 1 - 1		Remanded from	4 Reinsta	ted or 🏻 5 Transfer		
Proceeding Stat		Appellate Court	Reopen			
	Cite the U.S. Civil Stat 15 U.S.C. § 1692	tute under which you are f	filing (Dor	not cite jurisdictional statu	tes unless diversity):	
VI. CAUSE OF ACTIO	Brief description of car	use:				
VII. REQUESTED IN	Fair Debt Collection					
COMPLAINT:	UNDER RULE 23	IS A CLASS ACTION B. F.R.Cv.P.	DEM	IAND \$		if demanded in complaint:
VIII. RELATED CASE					JURY DEMAND:	+ /
IF ANY	(See instructions):	JUDGE			DOCKET MUMBER	JUN 2 4 2013
DATE (12/2		GNATURE OF ATTOR	RNEY OF R	ECORD	DOCKET NUMBER	
OR OFFICE USE ONLY						
,						
RECEIPT # AMO	OUNT	APPLYING IFP		HIDGE	MAGRE	205

Case 2:13-cy-03595-PBT Document 1 Filed 06/24/13 Page 2 of 13
UNITED STATES DISTRICT COURT 13

FOR THE EASTERN DISTRICE OF WAS LVANIA — DESIGNATION FORM to assignment to appropriate calendar.	
Address of Plaintiff: 3850 Woodhavin Rd Unit 307	Phila PA 19154
Address of Defendant: 3451 Truman hd. St. Charle	s MO 43301
Place of Accident, Incident or Transaction: Philadal phin	
(Use Reverse Side For	Additional Space)
Does this civil action involve a nongovernmental corporate party with any parent corporation	and any publicly held corporation owning 70% or more of its stock?
(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a	
Does this case involve multidistrict litigation possibilities?	Yes Note
RELATED CASE, IF ANY:	
Case Number: Judge	Date Terminated:
Civil cases are deemed related when yes is answered to any of the following questions:	
1. Is this case related to property included in an earlier numbered suit pending or within one y	car previously terminated action in this court?
	Ves□ No 🕶
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior action in this court?	suit pending or within one year previously terminated
	Yes□ No 🗹
3. Does this case involve the validity or infringement of a patent already in suit or any earlier	numbered case pending or within one year previously
terminated action in this court?	Yes□ No E
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil righ	ts case filed by the same individual?
	Yes□ No□
CIVIL: (Place in one Category only)	
A. Federal Question Cases:	B. Diversity Jurisdiction Cases:
1. Indemnity Contract, Marine Contract, and All Other Contracts	1. Insurance Contract and Other Contracts
2. □ FELA	2. Airplane Personal Injury
3. □ Jones Act-Personal Injury	3. □ Assault, Defamation
4. □ Antitrust	4. Marine Personal Injury
5. □ Patent	5. Motor Vehicle Personal Injury
6. □ Labor-Management Relations	6. □ Other Personal Injury (Please specify)
7. □ Civil Rights	7. Products Liability
8. Habeas Corpus	8. □ Products Liability — Asbestos
9. □ Securities Act(s) Cases	9. □ All other Diversity Cases
10. □ Social Security Review Cases	(Please specify)
M. If All other Federal Question Cases (Flease specify)	
ARBITRATION CERTI	
I,, counsel of record do hereby certify	v:
☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and £\$150,000.00 exclusive of interest and costs:	clief, the damages recoverable in this civil action case exceed the sum of
Relief other than monetary damages is sought.	
DATE:	
NOTE: A trial de novo will be a trial by jury only if ther	Attorney I.D.# JUN 2 4 2013
I certify that, to my knowledge, the within case is not related to any case now pending or wexcept as noted above.	vithin one year previously terminated action in this court
DATE: (1/13/13	89677
CIV. 609 (5/2012)	Attorney I.D.#

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CASE MANAGEMENT TRACK DESIGNATION FORM

Allison Zim	11/	<u>:</u>	CIVIL ACTION	
v. Claint Service	. s Inc	:	13	3595
In accordance with the Ciplaintiff shall complete a Ciplaintiff shall complete a Ciplainting the complaint and service of this form.) In the designation, that defendant	vil Justice Expense Case Management Trve a copy on all deference event that a deferent shall, with its first parties, a Case Management	Frack Designation fendants. (See § findant does not a findant does not a findant does not a findant does fin	duction Plan of this court, coon Form in all civil cases at th 1:03 of the plan set forth on the gree with the plaintiff regard built to the clerk of court and Designation Form specifying	e time of e reverse ling said serve on
SELECT ONE OF THE I	FOLLOWING CA	SE MANAGEI	MENT TRACKS:	
(a) Habeas Corpus – Cases	s brought under 28	U.S.C. § 2241 t	hrough § 2255.	()
(b) Social Security – Cases and Human Services de	s requesting review enying plaintiff Soc	of a decision of cial Security Ber	f the Secretary of Health nefits.	()
(c) Arbitration – Cases req	uired to be designa	ated for arbitration	on under Local Civil Rule 53.	2. ()
(d) Asbestos – Cases involence exposure to asbestos.	ving claims for per	rsonal injury or p	property damage from	()
(e) Special Management – commonly referred to a the court. (See reverse management cases.)	is complex and that	t need special or	intense management by	
(f) Standard Management	– Cases that do not	fall into any on	e of the other tracks.	
(4/13/13 Date	Attorney-at-	-law	Warren Law Grow Attorney for	P.C.
252) 248 - 4572	(856) 324-	9081	bruce emanin-lai	Wirm.com
Telephone	FAX Numb	er	E-Mail Address	

(Civ. 660) 10/02

UNITED STATES DISTRICT COURT EASTERN DISTRICT OF PENNSYLVANIA

FILED

JUN 24 2013

ALLISON ZIMRI

Plaintiff

Case Number:

Vs.

CIVIL COMPLAINT

CLIENT SERVICES, INC.

Defendant

Defendant

COMPLAINT AND JURY DEMAND

COMES NOW, Plaintiff, Allison Zimri, by and through her undersigned counsel, Bruce K. Warren, Esquire of Warren Law Group, PC, complaining of Defendant, and respectfully avers as follows:

I. <u>INTRODUCTORY STATEMENT</u>

1. Plaintiff, Allison Zimri, is an adult natural person and brings this action for actual and statutory damages and other relief against Defendant for violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq. ("FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive and unfair practices and violations of the Pennsylvania Fair Credit Extension Uniformity Act, 73 P.S. § 2270.4 ("PFCEUA) and the Unfair Trade Practices and Consumer Protection Law, 73 P.S. § 201-1-201-9.3 ("UTPCPL") which prohibits debt collectors and original creditors from engaging in abusive, deceptive and unfair practices.

II. JURISDICTION

- 2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1337.
 - 3. Venue in this District is proper in that Plaintiff resides in this district.

III. PARTIES

- 4. Plaintiff, Allison Zimri, (hereafter, Plaintiff) is an adult natural person residing in, Phila., PA 19154. At all times material and relevant hereto, Plaintiff is a "consumer" as defined by the FDCPA, 15 U.S.C. § 1692a (2).
- 5. Defendant, Client Services, Inc., (hereafter, Defendant), at all times relevant hereto, is and was a limited liability company engaged in the business of collecting debt within the Commonwealth of Pennsylvania with a primary address located at 3451 Truman Road, St. Charles, MO 63301.
- 6. Defendant is engaged in the collection of debts from consumers using the telephone and mail. Defendant, is a "debt collector" as defined by the FDCPA, 15 U.S.C. §1692a(6).

IV. FACTUAL ALLEGATIONS

- 7. On or around September 2012 the Plaintiff entered into a payment plan with Citibank for a consumer debt.
- 8. The Plaintiff gave her checking account information to Citibank and authorized automatic payments to be deducted in the amount of \$32 every month.
- 9. The Plaintiff was making these payments every month with Citibank until her account was compromised.

- 10. She was notified by her bank that unauthorized checks were being written and had to close out the checking account that the payment plan with Citibank was linked to.
- 11. In pursuant to this the Plaintiff neglected to call Citibank to give them her new checking account information which made her payment plan no longer valid.
- 12. The Plaintiff did not know what the full balance due was on this said consumer debt.
- 13. The Plaintiff started to receive call from the Defendant from phone number 800-521-3236 to her personal cell phone and home phone on a daily basis.
- 14. The Plaintiff ignored the first few calls she received because she believed that this consumer debt wasn't valid and was also afraid of what the Defendant would say.
- 15. These calls are so excessive in number that they are coming in sometimes within seconds of each other.
- 16. The Defendant's agent "Sherri" left multiple daily messages demanding a call back immediately in regards to an "Urgent personal matter for Allison Rebecca Zimri".
- 17. The Plaintiff stated that each time "Sherri" called and left a message she was rude and demanding.
- 18. After several days of receiving calls "Sherri" started placing calls to the Plaintiff's parent's home.
- 19. The Defendant's agent harassed the Plaintiff's parent insisting that they tell her how to get in touch with their daughter on an "Urgent matter".
- 20. During another call, the Plaintiff spoke to "Sherri" where she demanded the Plaintiff release personal information over the phone in regards to if the Plaintiff was married and where they could find her husband.

- 21. The plaintiff was horrified at this request and ended the call.
- 22. On or about May 30, 2013 the Plaintiff received a call from the Defendant agent's "Michael".
- 23. "Michael" demanded to know if the Plaintiff had any resources that could be used to pay this said consumer debt.
- 24. The Plaintiff stated that she didn't have much money and that having \$5 is sometimes a struggle.
- 25. "Michael" then asked who the Plaintiff could call to borrow the money so she could pay this consumer debt.
- 26. "Michael" continued to insist on payment despite the Plaintiff telling him she has no money and now way to borrow it.
- 27. "Michael" continued his harassing behavior by reminding the Plaintiff that she hasn't made a payment on this consumer account since September 2012 and he refused to accept anymore excuses.
- 28. The Plaintiff, tired of the harassment, was bullied into a payment arrangement she wasn't sure she could afford.
 - 29. The Plaintiff agreed to pay \$32 a month starting on June 13, 2013.
- 30. The Plaintiff stated she needed to check her finances before committing to the proposed payment arrangement and would call back the Defendant.
- 31. "Michael" stated that since the Plaintiff was not working she needed to commit to the payment arrangement right away.
- 32. "Michael" threatened the Plaintiff she only had until 10am the next morning to call back.

- 33. The Plaintiff, feeling forced and pressured, reluctantly called the Defendant call the next morning and spoke with an agent.
- 34. The Plaintiff gave this agent her checking account information for the next payment that was due.
 - 35. The Plaintiff was signed up for automatic payments for a term of one (1) full year.
- 36. After she agreed to this term, the Plaintiff was informed she would have been ok after making the 3rd payment.
- 37. The Plaintiff was upset because she felt bullied and forced into a payment plan that she couldn't afford.
- 38. The Defendant acted in a false, deceptive, misleading and unfair manner when they engaged in conduct the natural consequences of which is to harass, oppress, or abuse such person in connection with the collection of a debt.
- 39. The Defendant knew or should have known that their actions violated the FDCPA. Additionally, Defendant could have taken the steps necessary to bring their and their agent's actions within compliance of the FDCPA, but neglected to do so and failed to adequately review those actions to insure compliance with the law.
- 40. At all times pertinent hereto, Defendant was acting by and through their agents, servants and/or employees, who were acting with the scope and course of their employment and under the direct supervision and control of Defendant herein.
- 41. At all times pertinent hereto, the conduct of Defendant, as well as their agents, servants and/or employees, was malicious, intentional, willful, reckless, negligent and in wanton disregard for federal and state law and the rights of the Plaintiff herein.

42. As a result of Defendant's, conduct, Plaintiff has sustained actual damages, including, but not limited to, injury to Plaintiff's reputation, invasion of privacy, damage to Plaintiff's credit, out-of-pocket expenses, physical, emotional and mental pain and anguish and pecuniary loss and he will continue to suffer same for an indefinite time in the future, all to his great detriment and loss.

COUNT I – FDCPA

- 43. The above paragraphs are hereby incorporated herein by reference.
- 44. At all times relevant hereto, Defendant was attempting to collect an alleged debt which was incurred by Plaintiff for personal, family or household purposes and is a "debt" as defined by 15 U.S.C. § 1692a(5).
- 45. The foregoing acts and omissions constitute violations of the FDCPA, including but not limited to, violations of:

§§ 1692d:

Any conduct the natural consequence of which is to harass,

oppress, or abuse any person

§§ 1692d(5):

Caused the phone to ring or engaged any person in

telephone conversations repeatedly

§§ 1692e:

Any other false, deceptive, or misleading representation or

means in connection with the debt collection

§§ 1692e(10):

Any false representation or deceptive means to collect a

debt or obtain information about a consumer

§§ 1692f:

Any unfair or unconscionable means to collect or attempt

to collect the alleged debt

WHEREFORE, Plaintiff respectfully prays that judgment be entered against the Defendant, for the following:

- a. Actual damages;
- b. Statutory damages pursuant to 15 U.S.C. § 1692k;
- c. Reasonable attorney's fees and litigation expenses, plus costs of suit; and
- d. Such additional and further relief as may be appropriate or that the interests of justice require.

COUNT II

<u>VIOLATIONS OF PENNSYLVANIA FAIR CREDIT EXTENSION</u> <u>UNIFORMITY ACT- (FCEUA, 73 Pa. C.S. § 2270.1 et seq.)</u>

- 46. Plaintiff repeats, re-alleges and incorporates by reference the foregoing paragraphs.
- 47. The collection of a debt in Pennsylvania is proscribed by the Fair Credit Extension Uniformity Act at 73 Pa. C.S. § 2270.1 et seq., ("FCEUA") and the Pennsylvania Unfair Trade Practices and Consumer Protection Law 73 Pa. C.S 201-1 et seq. ("UTPCPL"). Defendant is a debt collector pursuant to 73 Pa. C.S. § 2270.3.
- 48. The alleged debt Defendant were attempting to collect is a debt as defined by 73 Pa. C.S. § 2270.3.
- 49. The FCEUA proscribes, <u>inter alia</u>, engaging in any false, misleading or deceptive representations when attempting to collect a consumer debt.
- 50. The actions of Defendant, as aforesaid, constitute false, misleading or deceptive representations.

- 51. Violations of the FDCPA is a <u>per se</u> violation of the FCEUA and the UTPCPL.
- 52. As a direct and proximate result of the said actions, Plaintiff has suffered financial harm.
- 53. By virtue of the violations of the law as aforesaid, and pursuant to the FCEUA and UTPCPL, Plaintiff is entitled to an award of actual damages, treble damages, attorney's fee and costs of suit.

WHEREFORE, Plaintiff prays this Honorable Court enter judgment in their favor and against Defendant, and Order the following relief:

- a. Actual damages;
- b. Treble damages;
- c. An award of reasonable attorney's fees and expenses and costs of court; and
- d. Such additional relief as is deemed just and proper, or that the interests of justice require.

COUNT III

<u>VIOLATIONS OF PENNSYLVANIA CONSUMER PROTECTION LAW</u> ("UTPCPL"), 73 Pa. C.S. § 201-1 et seq.

- 54. The foregoing paragraphs are incorporated herein by reference.
- 55. Plaintiff and Defendant are "Persons" to 73 Pa. C.S § 201-2.
- 56. The UTPCPL proscribes, <u>inter alia</u>, engaging in any "unfair or deceptive acts or practices", either at, and prior to or subsequent to a consumer transaction.

- 57. The actions of the Defendant, as aforesaid, constitute unfair acts or practices under the UTPCPL, by way of the following, <u>inter alia</u>:
- a. Defendant misrepresented to Plaintiff the character, extent or amount of the debt or its status in a legal proceeding, 73 Pa. C.S. § 201-3.1;
- b. Defendant engaged in deceptive or fraudulent conduct which created a likelihood of confusion or of misunderstanding, 73 Pa. C.S. § 201-2(xxi);
- c. Defendant failed to comply with the FDCPA and FCEUA which are <u>per se</u> violations of the UTPCPL.
- 58. As a direct and proximate result of the said actions, Plaintiff has suffered financial damages and other harm.
- 59. By virtue of the violations of law aforesaid and pursuant to the UTPCPL, Plaintiff is entitled to an award of actual damages, treble damages, attorney's fees and costs of suit.

WHEREFORE Plaintiff prays this Honorable Court enter judgment in their favor and against Defendant, and Order the following relief:

- a. An Order declaring that Defendant violated the UTPCPL;
- b. Actual damages;
- c. Treble damages;
- d. An award of reasonable attorney's fees and expenses and cost of suit; and
- e. Such additional relief as is deemed just and proper, or that the interest of justice may require.

V. JURY DEMAND

Plaintiff hereby demands a jury trial as to all issues herein.

Respectfully submitted,

WARREN LAW GROUP, PC

Date: June 13, 2013

BY: /s/ Bruce K. Warren BKW4066

Bruce K. Warren, Esquire

Warren Law Group, PC 57 Cooper Street Woodbury, NJ 08096 P: (856)848-4572 F: (856)848-4518

Attorney for Plaintiff